

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Kimberly and Theodore Bullock

Case No.:

18-20422

Judge:

Jerrold N. Poslusny

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 9/18/18

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MW

Initial Debtor: KB

Initial Co-Debtor: TB

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 495.00 per month to the Chapter 13 Trustee, starting on June 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

social security and unemployment

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: 12/18

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3060.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Borough of National Park	Statutory Lien	\$1,339.87		\$1,339.87	\$306.68

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
New Century Financial	304 Monument Avenue National Park, NJ	\$498/25	\$110,000.00	Carrington Mortgage	0		0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Bridgecrest Credit Co. LLC \$19,517.92

2007 Toyota Tundra 2WD VS

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
New Century Financial	304 Monument Avenue, National Park, NJ 08063	498.25	\$110,000.00	Carrington Mortgage \$219,190.99	0	100%

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Mark W. Ford, Esquire
- 3) Borough of National Park
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/18/18.

Explain below **why** the plan is being modified:
New Century Financial is being made from secured to unsecured

Explain below **how** the plan is being modified:
made New Century Financial an unsecured claim

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 9/18/18

/s/ Kimberly Bullock
Debtor

Date: 9/18/18

/s/ Theodore Bullock
Joint Debtor

Date: 9/18/18

/s/ Mark W. Ford, Esquire
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kimberly Bullock
 Theodore Bullock
 Debtors

Case No. 18-20422-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db/jdb
 517548818 +Kimberly Bullock, Theodore Bullock, 304 Monument Avenue, National Park, NJ 08063-1126
 517548820 AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
 517548819 +ARS Account Resolution, 1643 Harrison Pkwy, Ste 1, Sunrise, FL 33323-2857
 517578738 +ARS Account Resolution, PO Box 459079, Sunrise, FL 33345-9079
 517548821 AT&T, c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
 517548822 +Avon Products, 3930 N. Fifth Street, Philadelphia, PA 19140-3303
 517583514 +Borough of National Park, 7 S. Grove Ave., National Park, NJ 08063-1599
 517639536 +Borough of National Park, PO Box 262, National Park, NJ 08063-0262
 517548827 +Bridgecrest Credit Company, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
 517578735 +CBCS, 800 Main Street, Dubuque, IA 52001-6822
 517739297 +Carrington Mortgage, c/o KML Law Group, 216 Haddon Avenue, Collingswood, NJ 08108-1120
 517548826 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 517578736 Cty of Glouc, Wage Garnishment Unit, PO Box 376, Woodbury, NJ 08096-7376
 517572650 +Deutsche Bank National Trust, 1761 East Saint Andrew Place, Santa Ana, CA 92705-4934
 517548832 +Deutsche Bank National Trust Company, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517548828 +ERC, 1515 S. 21st Street, Clinton, IA 52732-6676
 517548829 Elab Consulting Services, Inc., 5009 Roswell Road, Sandy Springs, GA 30342-2223
 517548830 Elab Consulting Services, Inc., PO Box 161445, Atlanta, GA 30321-1445
 517548831 Emerg Care Services of NJ, 3585 Ridge Park Dr., Fairlawn, OH 44333-8203
 517548833 Emrg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 517548835 +Evesham Veterinary Clinic, 800 Route 73 South, Marlton, NJ 08053-9649
 517548838 +Financial Recoveries, 200 E. Park Dr., Ste 100, Mt. Laurel, NJ 08054-1297
 517548834 +Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
 517548837 +First Premiere Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824
 517548839 +Geico Indemnity Company, One Geico Plaza, Bethesda MD 20811-0002
 517578742 Giant Fitness, 880 Mantua Pike, PO Box 264, Taylor, PA 18517-0264
 517578744 +Medtox Scientific, c/o Stevens Business Service, 92 Bolt Street, Suite 1, PO Box 1223, Lowell, MA 01853-1223
 517645778 +Monarch Recovery Management, PO Box 986, Bensalem, PA 19020-0986
 517548844 +New Century Financial Services, Inc., c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 517547540 PSEG, PO Box 1444, New Brunswick, NJ 08903-1444
 517578745 +PSEG, P.O. Box 14444, New Brunswick, NJ 08906-4444
 517548840 +Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
 517548841 +Personal Service Insurance, 10000 Midlantic Drive, Mt. Laurel, NJ 08054-1520
 517548842 Planet Fitness, 700 Crescent Blvd., Brooklawn, NJ 08030-2797
 517548844 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517548845 +RA Pain Assoc., 15000 Midlantic Drive, Suite 102, Mount Laurel, NJ 08054-1573
 517548846 SKO Brenner American, PO Box 230, Farmingdale, NY 11735-0230
 517548847 +South Jersey Radiology, 158 Route 73, Voorhees, NJ 08043-9539
 517548848 Springfield Financial, 814 White Horse Pike, Oaklyn, NJ 08107-1266
 517578747 +State of NJ Surcharge Violation, PO Box 1502, Moorestown, NJ 08057-9704
 517548850 State of New Jersey, Surcharge Violation System, PO Box 1502, Moorestown, NJ 08057-9704

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2018 21:59:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 19 2018 21:59:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517578737 +E-mail/Text: bkrpt@retrievalmasters.com Sep 19 2018 21:59:08 American Medical Collections Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 517548823 E-mail/Text: clientrep@capitalcollects.com Sep 19 2018 21:59:30 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
 517548824 E-mail/Text: cms-bk@cms-collect.com Sep 19 2018 21:59:03 Capital Management Services, LP, 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
 517548825 +E-mail/Text: cms-bk@cms-collect.com Sep 19 2018 21:59:03 Capital Management Services, LP, 726 Exchange St. Ste 700, Buffalo, NY 14210-1464, Carmen M. Morina 14210-1464
 517578739 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 19 2018 22:04:56 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
 517578740 +E-mail/Text: bankruptcy@sccompanies.com Sep 19 2018 21:58:51 Dr. Leonards/Carol Wright, 1515 S. 21st Street, Clinton, IA 52732-6676
 517548836 E-mail/Text: bnc-bluestem@quantum3group.com Sep 19 2018 21:59:21 Fingerhut, 6250 Ridgewood Rd., St Cloud, MN 56303-0820
 517578741 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 19 2018 21:58:55 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
 517688839 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 19 2018 22:04:54 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517578743 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 19 2018 21:59:08 Midland Credit Mgmt., Inc., 2365 Northside Drive, San Diego, CA 92108-2709

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 59

Date Rcvd: Sep 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517692997	+E-mail/Text: bankruptcydpt@mcmcg.com Sep 19 2018 21:59:08	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517548843	E-mail/Text: bankruptcy@pseg.com Sep 19 2018 21:58:53	PSE&G, PO Box 490, Cranford, NJ 07016-0490
517578746	+E-mail/Text: admin@paypps.com Sep 19 2018 21:59:22	Professional Placement Services, PO Box 612, Milwaukee, WI 53201-0612
517548849	E-mail/PDF: cbp@onemainfinancial.com Sep 19 2018 22:04:37	Springleaf Financial, PO Box 3251, Evansville, IN 47731
517548817	E-mail/PDF: cbp@onemainfinancial.com Sep 19 2018 22:05:05	American General Finan, 1358 Hooper Ave, Toms River, NJ 08753-2882
517734147	+E-mail/Text: bncmail@w-legal.com Sep 19 2018 21:59:11	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
		TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Mark W Ford on behalf of Joint Debtor Theodore Bullock markfordlaw@juno.com
Mark W Ford on behalf of Debtor Kimberly Bullock markfordlaw@juno.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee, for New Century Home Equity Loan Trust 2005-2 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7